

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bertram Joseph Elliott
Charlotte Jean Elliott
Debtors

Case No. 19-03514-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jun 14, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bertram Joseph Elliott, Charlotte Jean Elliott, 3784 Baltimore Pike, Hanover, PA 17331-9695
cr	+ Nissan Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
5236365	Crown Asset Management, LLC, c/o Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5236367	Fifth Third, 1797 NE Espressway, Atlanta, GA 30329
5236368	Fingerhut, P.O. Box 70281, Philadelphia, PA 19176-0281
5236369	+ Justice Jeffrey A. Sneeringer, 20 Wayne Avenue, Suite 2, Hanover, PA 17331-3340
5236371	++++ LAW OFFICES OF SHAWN A. GOLDFADEN, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Law Offices of Shawn A. Goldfaden, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5274231	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5274232	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
5245113	+ Navient Solutions, LLC obo ECMC, PO BOX 16408, St Paul, MN 55116-0408
5237775	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5236375	Nissan Motor Acceptance Corporation, P.O. Box 740849, Cincinnati, OH 45274-0849
5236376	Pressler, Felt & Warshaw LLP, c/o Ian Z. Winograd, Esquire, 7 Entin Road, Parsippany, NJ 07054-5020
5236379	++++ SHAWN A. GOLDFADEN, ESQUIRE, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Shawn A. Goldfaden, Esquire, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5316783	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5316784	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
5236387	+ Travel Resorts of America, 1930 North Poplar Street, Southern Pines, NC 28387-7092
5381102	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 14 2021 23:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5236358	Email/Text: bankruptcygroup@apgfcu.com	Jun 14 2021 19:09:00	APGFCU, P.O. Box 1176, Aberdeen, MD 21001-6176
5236356	Email/Text: bankruptcygroup@apgfcu.com	Jun 14 2021 19:09:00	Aberdeen Proving Ground, P.O. Box 1176, Aberdeen, MD 21001-6176
5236357	EDI: GMACFS.COM	Jun 14 2021 23:03:00	Ally, Payment Processing Center, Louisville, KY 40290-1951
5260179	EDI: GMACFS.COM	Jun 14 2021 23:03:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5258675	EDI: BANKAMER.COM	Jun 14 2021 23:03:00	Bank Of America, N.A., Bank Of America, PO Box 31785, Tampa, FL, 33631-3785

5236359	EDI: BANKAMER.COM	Jun 14 2021 23:03:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5236360	+ EDI: TSYS2.COM	Jun 14 2021 23:03:00	BarclayCard, P.O. Box 8803, Wilmington, DE 19899-8803
5236361	+ EDI: TSYS2.COM	Jun 14 2021 23:03:00	Barclays Bank Delaware, 100 South West Street, Wilmington, DE 19801-5015
5236362	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	Bob's Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517
5236363	EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
5239113	EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5258587	EDI: BL-BECKET.COM	Jun 14 2021 23:03:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5236364	+ EDI: WFNNB.COM	Jun 14 2021 23:03:00	Comenity, P.O. Box 182120, Columbus, OH 43218-2120
5242708	EDI: CBS7AVE	Jun 14 2021 23:03:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
5236366	EDI: DISCOVER.COM	Jun 14 2021 23:03:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850-5316
5237520	EDI: DISCOVER.COM	Jun 14 2021 23:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5257649	+ Email/Text: bankruptcy@greenskycredit.com	Jun 14 2021 19:09:00	Greensky, LLC/Home Depot Loan Services, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
5262300	EDI: JEFFERSONCAP.COM	Jun 14 2021 23:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5236370	+ Email/Text: PBNCNotifications@perituservices.com	Jun 14 2021 19:09:00	Kohl's Payment Center, P.O. Box 3115, Milwaukee, WI 53201-3115
5236372	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2021 19:09:37	LVNV Funding LLC, c/o Resurgent Capital Services LP, P.O. Box 1269, Greenville, SC 29602-1269
5238430	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2021 19:09:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5236373	+ EDI: MID8.COM	Jun 14 2021 23:03:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
5260069	+ EDI: MID8.COM	Jun 14 2021 23:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5236374	+ EDI: NAVIENTFKASMSERV.COM	Jun 14 2021 23:03:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
5263028	EDI: PRA.COM	Jun 14 2021 23:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5283246	EDI: Q3G.COM	Jun 14 2021 23:03:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5260634	EDI: Q3G.COM	Jun 14 2021 23:03:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5283247	+ EDI: Q3G.COM	Jun 14 2021 23:03:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5258775	EDI: Q3G.COM		

5236381	EDI: RMSC.COM	Jun 14 2021 23:03:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5236382	+ EDI: RMSC.COM	Jun 14 2021 23:03:00	SYNCB/Belk, PO Box 530940, Atlanta, GA 30353-0940
5236383	+ EDI: RMSC.COM	Jun 14 2021 23:03:00	SYNCB/Home Design, P.O. Box 965036, Orlando, FL 32896-5036
5236384	EDI: RMSC.COM	Jun 14 2021 23:03:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
5236378	EDI: DRIV.COM	Jun 14 2021 23:03:00	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
5243327	+ EDI: DRIV.COM	Jun 14 2021 23:03:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
5236377	+ EDI: DRIV.COM	Jun 14 2021 23:03:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
5236380	EDI: CBSMASON	Jun 14 2021 23:03:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
5245913	+ EDI: CBSMASON	Jun 14 2021 23:03:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5236676	+ EDI: RMSC.COM	Jun 14 2021 23:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5236385	EDI: RMSC.COM	Jun 14 2021 23:03:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
5236386	EDI: RMSC.COM	Jun 14 2021 23:03:00	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036
5258492	EDI: BANKAMER.COM	Jun 14 2021 23:03:00	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5244568	EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700
5381103	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5259091	EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5236388	EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5243640	*+	Law Offices of Shawn A. Goldfaden, LLC, 215 Washington Avenue Ste 707, Towson, MD 21204-4749

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Danielle Boyle-Ebersole	on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... bkgroup@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbef@brockandscott.com, mario.hanyon@brockandscott.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. tomysong0@gmail.com
Thomas E. Miller	on behalf of Debtor 2 Charlotte Jean Elliott staff@tommillerlawoffice.com
Thomas E. Miller	on behalf of Debtor 1 Bertram Joseph Elliott staff@tommillerlawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1	Bertram Joseph Elliott	Social Security number or ITIN xxx-xx-2671 EIN -----
First Name Middle Name Last Name		
Debtor 2 (Spouse, if filing)	Charlotte Jean Elliott	Social Security number or ITIN xxx-xx-4650 EIN -----
First Name Middle Name Last Name		
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:19-bk-03514-HWV		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bertram Joseph Elliott

Charlotte Jean Elliott

By the
court:6/14/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.